

Information to identify the case:

Debtor 1 **Roxanne Lynne Herceg**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2446**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-21194-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Roxanne Lynne Herceg

11/12/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Roxanne Lynne Herceg
Debtor

Case No. 17-21194-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 318

Page 1 of 2
Total Noticed: 41

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db +Roxanne Lynne Herceg, 5465 Spruce Street, Bethel Park, PA 15102-2607
aty Ryan M. Tosi, K&L Gates, State Street Financial Center, One Lincoln Street, Boston, MA 02111-2950
cr +Bethel Park School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr +Municipality of Bethel Park, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14390212 +Bethel Park Borough-Sewage, c/o Jordan Tax, 102 Rahway Road, McMurray, Pennsylvania 15317-3349
15108907 +Bethel Park School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14390213 +Citizens Bank, 525 William Penn Place, Pittsburgh, Pennsylvania 15219-1727
15098894 +Columbia Gas Co. of PA, PO Box 742537, Cincinnati, OH 45274-2537
14390217 +Fingerhut Direct Marketing, c/o Jefferson Capital System, 15 Mcleland Road, Saint Cloud, Minnesota 56303
14390219 +Grass Master Landscaping, 615 Ann St., Monongahela, Pennsylvania 15063-2114
14738360 +JPMorgan Chase Bank, NA, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
14738361 +JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
14390220 +JPMorgan Chase Bank, National Association, c/o 3415 Vision Drive, Columbus, Ohio 43219-6009
14390221 +KML Law Group, P.C., Mellpn Independence Center- Suite 5000, 701 Market Street, Philadelphia, Pennsylvania 19106-1538
15098893 +Mun. of Bethel Park, c/o Jordan Tax Service, 7100 Baptist Road, Bethel Park, PA 15102-3908
14521160 +Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15098895 PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15098896 Penn Credit Corporation, PO Box 69730, Harrisburg, PA 17106-9703
14390223 +Progressive Insurance, c/o Caine & Weiner, 15025 Oxnard Street- Suite 100, Van Nuys, California 91411-2640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Nov 13 2019 08:33:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 13 2019 04:16:21 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14390214 EDI: COMCASTCBLCENT Nov 13 2019 08:33:00 Comcast-Xfinity, PO BOX 3001, Southeastern, Pennsylvania 19398-3001
14390216 +EDI: PRA.COM Nov 13 2019 08:33:00 Comenity Bank, c/o Portfolio Recovery, 120 Corporate Blvd, Norfolk, Virginia 23502-4952
14390215 +EDI: MID8.COM Nov 13 2019 08:33:00 Comenity bank, c/o Midland Funding, LLC, 2365 Northside Driv, Suite 300, San Diego, California 92108-2709
14390218 +EDI: AMINFOFP.COM Nov 13 2019 08:33:00 First Premier Bank, 3820 N. Louise Ave, Sioux Falls, South Dakota 57107-0145
14419242 +EDI: CBS7AVE Nov 13 2019 08:33:00 Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14659164 EDI: JEFFERSONCAP.COM Nov 13 2019 08:33:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14420076 +EDI: CBSMASON Nov 13 2019 08:33:00 K. Jordan, c/o Creditor Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15092594 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 13 2019 04:22:25 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14661722 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 13 2019 04:20:17 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14655242 +EDI: MID8.COM Nov 13 2019 08:33:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14664261 EDI: PRA.COM Nov 13 2019 08:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14390222 +E-mail/Text: csc.bankruptcy@amwater.com Nov 13 2019 04:17:17 Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14660115 +EDI: JEFFERSONCAP.COM Nov 13 2019 08:33:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14390224 +EDI: CBS7AVE Nov 13 2019 08:33:00 Seventh Avenue, 1515 S 21st Street, Clinton, Iowa 52732-6676
14420228 +EDI: CBS7AVE Nov 13 2019 08:33:00 Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14420227 +EDI: CBSMASON Nov 13 2019 08:33:00 Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14634055 +EDI: AIS.COM Nov 13 2019 08:33:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0315-2

User: culy
Form ID: 318

Page 2 of 2
Total Noticed: 41

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14390225 +EDI: VERIZONCOMB.COM Nov 13 2019 08:33:00 Verizon Pennsylvania Inc, 500 Technology Drive,
Weldon Spring, Missouri 63304-2225
14390226 +EDI: BLUESTEM Nov 13 2019 08:33:00 WebBank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, Minnesota 56303-0820
14650236 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 13 2019 04:16:33 West Penn Power,
5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
atty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Catherine T. Martin on behalf of Debtor Roxanne Lynne Herceg martinc@nlsa.us
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Bethel Park School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com,
cnoroski@grblaw.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Luke A. Sizemore on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
lsizemore@reedsmith.com, slucas@reedsmith.com;bankruptcy-2628@ecf.pacerpro.com
Norma Hildenbrand, on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.axiosfs.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.axiosfs.com;rspclaw@gmail.com

TOTAL: 10